

AMENDMENTS TO THE CLAIMS

1–54. (Cancelled)

55. (Currently amended) The computerized method of claim ~~54~~109, wherein the selected ~~SIC Standard Industrial Code~~ indicates an industry in which the property is used.

56. (Cancelled)

57. (Currently amended) The computerized method of claim ~~54~~109, wherein the collected sensor data comprises data indicating the condition of the property.

58. (Currently amended) The computerized method of claim ~~54~~109, wherein the collected sensor data comprises data indicating usage of technology incorporated into the property.

59. (Currently amended) The computerized method of claim ~~54~~109, wherein the property comprises goods.

60. (Currently amended) The computerized method of claim ~~54~~109, wherein the property comprises a building.

61–64. (Cancelled)

65. (Currently amended) The computerized method of claim ~~54~~109, wherein the property is determined to be uninsurable ~~comprising denying the request~~ based at least in part on the collected sensor data.

66. (Currently amended) The computerized method of claim ~~54~~109, wherein the property is determined to be insurable ~~comprising accepting the request~~ based at least in part on the collected sensor data.

67–69. (Cancelled)

70. (Currently amended) The computerized method of claim ~~54~~109, wherein calculating the premium includes combining a first premium component derived from the collected sensor data with a second premium component determined based on data generic to the insured property.

71–108. (Cancelled)

109. (New) A computerized method of insuring a property comprising:

identifying a plurality of Standard Industrial Codes (SICs), wherein each SIC represents a manner of use for a potentially insurable property;

storing the plurality of SICs in a computer;

associating each SIC with a SIC-specific underwriting guideline in the computer;

receiving, by the computer, a request to insure the property by entering into the computer data representing the property;

receiving, by the computer, an indication of an intended use of the property by selecting with the computer a SIC from the plurality of stored SICs;

collecting sensor data related to the property and storing the collected sensor data in the computer;

underwriting, using the computer, the property by applying the SIC-specific underwriting guideline associated with the selected SIC to the property and the stored sensor data to determine if the property is insurable or not insurable; and

calculating, by the computer, a premium for an insurance policy for the property based at least in part on the collected sensor data, wherein an effect of the collected sensor data on the calculating of the premium is determined based on the selected SIC.

110. (New) A computerized method of insuring a property comprising:

identifying a plurality of Standard Industrial Codes (SICs), wherein each SIC represents a manner of use for a potentially insurable property;

storing the plurality of SICs in a computer;

associating each SIC with a SIC-specific underwriting guideline in the computer;

receiving, by the computer, a request to insure the property by entering into the computer data representing the property;

receiving, by the computer, an indication of an intended use of the property by selecting with the computer a SIC from the plurality of stored SICs;

collecting sensor data related to the property and storing the collected sensor data in the computer; and

calculating, by the computer, a premium for an insurance policy for the property based at least in part on the collected sensor data, wherein an effect of the collected sensor data on the calculating of the premium is determined based on the selected SIC.

111. (New) The computerized method of claim 110, wherein the selected SIC indicates an industry in which the property is used.

112. (New) The computerized method of claim 110, wherein the collected sensor data comprises data indicating the condition of the property.

113. (New) The computerized method of claim 110, wherein the collected sensor data comprises data indicating usage of technology incorporated into the property.

114. (New) The computerized method of claim 110, wherein the property comprises goods.

115. (New) The computerized method of claim 110, wherein the property comprises a building.

116. (New) The computerized method of claim 110, wherein calculating the premium includes combining a first premium component derived from the collected sensor data with a second premium component determined based on data generic to the insured property.

117. (New) The computerized method of claim 110, comprising underwriting, using the computer, the property by applying the SIC-specific underwriting guideline associated with the selected SIC to the property and the stored sensor data to determine if the property is insurable or not insurable.

118. (New) The computerized method of claim 117, wherein the calculating of the premium is performed in response to a determination based on the underwriting that the property is insurable.

119. (New) The computerized method of claim 117, comprising, in response to a determination based on the underwriting that the property is uninsurable, displaying, by the computer, a denial of insurance coverage for the property.

120. (New) The computerized method of claim 117, wherein the property is determined to be uninsurable based at least in part on the collected sensor data.

121. (New) The computerized method of claim 117, wherein the property is determined to be insurable based at least in part on the collected sensor data.